	UNITED STATES BANKRUPTCY COURT Eastern District of California Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814 (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM	FILED 9/22/09 CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA auto
Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/18/09. You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.		
Case Number: 09-40005 - C - 7		
Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es): Mark Allen Deschenes xxx-xx-0666 1731 Howe Ave #260 Sacramento, CA 95825		
Debtor's Attorney: Ryan D. Griffin 980 9th St 16th Fl Sacramento, CA 95814 Telephone Number: 916-418-1032		Trustee: Geoffrey Richards PO Box 579 Orinda, CA 94563 Telephone Number: 916-288-8365
MEETING OF CREDITORS		
Location: Robert T Matsui United States Courthouse, 501 I Street, Room 7-B, 7th Floor, Sacramento, CA Date & Time: 10/27/09 10:00 AM The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.		
Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side. The presumption of abuse does not arise.		
Deadlines - Papers must be <i>received</i> by the bankruptcy clerk's office by the following deadlines: Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/28/09 Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.		
Creditors May Not Take Certain Actions		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.		
Creditor with a Foreign Address		
A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.		
See Reverse Side For Important Explanations.		

Dated:
9/22/09

For the Court,
Richard G. Heltzel, Clerk

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---

CERTIFICATE OF NOTICE

District/off: 0972-2
Case: 09-40005

User: admin
Form ID: b9a

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Total Noticed: 64

Date Rcvd: Sep 22, 2009

The following entities were noticed by first class mail on Sep 24, 2009.

db +Mark Allen Deschenes, 1731 Howe Ave #260, Sacramento, CA 95825-2209
aty +Ryan D. Griffin, 980 9th St 16th Fl, Sacramento, CA 95814-2736
tr +Geoffrey Richards, PO Box 579, Orinda, CA 94563-0554
16721039 ARCO-Gaspro Plus ARCO Fleetcor, P O Box 70887, Charlotte NC 28272-0887
16721042 AT T Advertising Solutions, P O Box 989046, West Sacramento CA 95798-9046
16721043 AT T Mobility, PO BOX 6463, Carol Stream IL 60197-6463
16721031 +Accu-tech, 200 Hembree Park Drive, Roswell GA 30076-3889
16721032 Accu-tech, P O Box 730, Roswell GA 30077-0730
16721030 +Accu-tech, 4141 W Van Buren, Phoenix AZ 85009-4062
16721033 +All Phase Security, 2959 Promenade Street, West Sacramento CA 95691-6400
16721034 Allied Insurance, P O Box 514540, Los Angeles CA 90051-4540
16721036 American Express Business Credit Card, P O Box 0001, Los Angeles CA 90096-8000
16721038 +American River Healthpro Credit Union, P O Box 41409, Sacramento CA 95841-0409
16721041 Arrowhead General Insurance Agency, P O Box 511371, Los Angeles CA 90051-7926
16721040 +Arrowhead General Insurance Agency, 37 Grove Street Suite 100, San Francisco CA 94102-4702
16721044 +Board of Equalization, P O Box 942879, Sacramento CA 94279-0001
16721045 +Bozzuto Insurance Agency, 9300 Madison Ave Suite 100, Orangevale CA 95662-4950
16721047 +Coast Crane Company, P O Box 39000 Dept 33655, San Francisco CA 94139-0001
16721048 +Debt Alert, PO BOX 539, Richfield OH 44286-0539
16721049 EDD, 3321 Power Inn Road, PO BOX 277250, Sacramento CA 95827-7250
16721050 +F Douglas Taylor, 5056 Larkspur Way, Kelseyville CA 95451-8732
16721051 First Collection Services, 10925 Otter Creek E Blvd, Mabelvale AR 72103-1661
16721052 First Insurance Funding Group, P O Box 66468, Chicago IL 60666-0468
16721053 First Insurance Funding Corp, P O Box 66468, Chicago IL 60666-0468
16721054 GEMB Lending Inc, P O Box 51826, Los Angeles CA 90051-6126
16721055 +General Motors Acceptance Corporation, PO BOX 78234, Phoenix AZ 85062-8234
16721056 Golden Eagle Insurance, P O Box 85834, San Diego CA 92186-5834
16721057 Golden Eagle Insurance, PO BOX 85830, San Diego CA 92186-5830
16721058 +Homecomings Financial, 3451 Hammond Ave, Waterloo IA 50702-5345
16721059 Homecomings Financial, P O Box 79135, Phoenix AZ 85062-9135
16721060 Hunter Warfield, 3111 W Dr Martin Luther King Blvd 200, Tampa FL 33607
16721061 +Intuit Payment Solutions, 21215 Burbank Blvd Suite 100, Woodland Hills CA 91367-6607
16721062 +J K Goff, P O Box 460, Fair Oaks CA 95628-0460
16721064 Kaiser Permanente, Los Angeles CA 90074-0295
16721063 Kaiser Permanente, P O Box 60000, San Francisco CA 94160-3030
16721065 +LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston TX 77074-2053
16721066 +Mechanics Bank, 1751 Howe Ave, Sacramento CA 95825-2209
16721067 Mercy San Juan Medical Center, P O Box 60000, San Francisco CA 94160-0001
16721068 +Michael Sheidenberger, 1741 Woodhaven Circle, Roseville CA 95747-4615
16721069 +Milton Tom Vance, 6840 Beam Drive, Citrus Heights CA 95610-3970
16721070 +Premier Access Insurance Co, P O Box 39000 Dept 34114, San Francisco CA 94139-0001
16721071 Receivable Management Services RMS, P O Box 723001, Atlanta GA 31139-0001
16721072 Rexel Data Com, Dept La 21553, Pasadena CA 91185-1553
16721073 Safeco Insurance Agency, P O Box 6478, Carol Stream IL 60197-6478
16721074 +Serenity Health Insurance Services, 3701 Mariposa Springs Drive,
El Dorado Hills CA 95762-6543
16721075 Shell Fleet, P O Box 183019, Columbus OH 43218-3019
16721077 +Staples, P O Box 689020, Des Moines IA 50368-9020
16721078 Surewest, P O Box 30697, Los Angeles CA 90030-0697
16721079 +Tek Collect, Audit Bureau, Business Office, PO BOX 1269, Columbus OH 43216-1269
16721080 +The Systems Depot Inc, P O Box 200, Hickory NC 28603-0208
16721083 +U S Healthworks Medical Group PC, P O Box 50042, Los Angeles CA 90074-0042
16721081 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U S Bank, P O Box 1800, Saint Paul MN 55101-0800)
16721082 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U S Bank, P O Box 790408, Saint Louis MO 63179-0408)
16721084 +Valley Yellow Pages, 1850 N Gateway Blvd, Fresno CA 93727-1626
16721087 +Waste Management, 8761 Younger Creek Drive, Sacramento CA 95828-1023
16721088 Wells Fargo Financial, P O Box 98791, Las Vegas NV 89193-8791
16721089 Wells Fargo Financial Cards, P O Box 98791, Las Vegas NV 89193-8791
16721090 +Wraith Scarlett Randolph Insurance, 283 W Court Street, Woodland CA 95695-2900

The following entities were noticed by electronic transmission on Sep 23, 2009.

tr +EDI: QGRICHARDS.COM Sep 22 2009 22:09:00 Geoffrey Richards, PO Box 579,
Orinda, CA 94563-0554
smg EDI: CALTAX.COM Sep 22 2009 22:14:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
16721035 E-mail/Text: Stacey.Jaaskela@awin.com Allied Waste Services,
3326 Fitzgerald Road, Rancho Cordova CA 95742-6809
16721037 +E-mail/Text: ALUNA@ARHCU.ORG American River Health Pro, PO BOX 41409,
Sacramento CA 95841-0409
16721046 +EDI: CHASE.COM Sep 22 2009 22:13:00 Chase Circuit City, 800 Brooksedge Blvd,
Westerville OH 43081-2822
16721076 +EDI: NEXTEL.COM Sep 22 2009 22:08:00 Sprint Nextel, 6391 Sprint Parkway,
Overland Park KS 66251-6100
16721077 +EDI: CITICORP.COM Sep 22 2009 22:08:00 Staples, P O Box 689020, Des Moines IA 50368-9020
16721081 EDI: USBANKARS.COM Sep 22 2009 22:14:00 U S Bank, P O Box 1800, Saint Paul MN 55101-0800
16721082 EDI: USBANKARS.COM Sep 22 2009 22:14:00 U S Bank, P O Box 790408,
Saint Louis MO 63179-0408
16721085 +EDI: AFNIVZWIRE.COM Sep 22 2009 22:09:00 Verizon Wireless, P O Box 9622,
Mission Hills CA 91346-9622

TOTAL: 10

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User: admin
Form ID: b9a

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

16721086* Verizon Wireless, P O Box 9622, Mission Hills CA 91346-9622

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

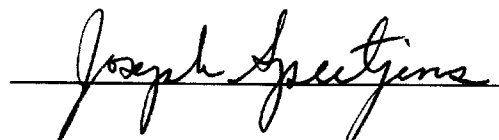
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.